

Fill in this information to identify the case:

Debtor 1 Bruce Leonard Forsythe
 Debtor 2 _____
 (Spouse, if filing)
 United States Bankruptcy Court for the: Eastern District of Pennsylvania
 (State)
 Case number 21-10198-MDC

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2006-1, Asset Backed Certificates, Series 2006-1 C/O Specialized Loan Servicing LLC

Court claim no. (if known): 3-1

Last four digits of any number you use to identify the debtor's account: 5833

Date of payment change: Must be at least 21 days after date of this notice 11/01/2021

New total payment: Principal, interest, and escrow, if any \$1,698.78

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$497.85 **New escrow payment:** \$527.23

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____ % **New interest rate:** _____ %
Current principal and interest payment \$ _____ **New principal and interest payment:** \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____
Current mortgage payment: \$ _____ **New mortgage payment:** \$ _____

Debtor 1 Bruce Leonard Forsythe Case Number (if known) 21-10198-MDC
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Matthew Tillma Date 09/28/2021
Signature

Print: Matthew Tillma Title Authorized Agent for Specialized Loan Servicing LLC
First Name Middle Name Last Name

Company Bonial & Associates, P.C.

Address 14841 Dallas Parkway, Suite 425
Number Street
Dallas, Texas 75254
City State Zip Code

Contact phone (972) 643-6600 Email POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before September 29, 2021 via electronic notice unless otherwise stated.

Debtor *Via U.S. Mail*

Bruce Leonard Forsythe
2584 Willow Brook Lane
Pottstown, PA 19464

Debtors' Attorney

Michael Rayburn Mcfarlin
Roland Rick Stock, Llc
933 N. Charlotte Street Suite 3B
Pottstown, PA 19464

Chapter 13 Trustee

William C. Miller, Esq.
P.O. Box 1229
Philadelphia, PA 19105

Respectfully Submitted,

/s/ Matthew Tillma



6200 S. Quebec St
Greenwood Village, CO 80111

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Escrow Account Disclosure Statement	
Statement Date:	09/09/2021
Loan Number:	
Property:	2584 WILLOW BROOK LN
Address:	POTTSTOWN, PA 19464

BRUCE LEONARD FORSYTH
2584 WILLOW BROOK LN
POTTSTOWN PA 19464

Dear Customer,

As trusted managers of your escrow account, we have safeguards in place to ensure there's enough money in your account to cover your tax and insurance payments.

Because you have an escrow account, it means that part of your monthly mortgage payment goes into an account to pay for your property taxes and/or insurance premiums. During the year, payments are made from your escrow account when tax and/or insurance bills become due. The Escrow Account Disclosure Statement shows how much money has been credited to and paid from the escrow account over the last 12 months. Additionally, both the projected and required balances are compared to ensure that we are collecting the appropriate amount.

Based on our recent analysis, you have a shortage of \$206.08.

Projected Minimum Balance	\$2,748.80
Required Minimum Balance	\$1,020.12
Amount of Shortage	\$206.08

The projection assumes that your escrow account was current at the start of the projected period. However your escrow account is not current. Your escrow balance should be \$2,040.30 but your current escrow balance, as of the effective date is \$1,834.22. If your escrow account had been current, there would have been a shortage of \$206.08. **This projection assumes that your escrow account was current at the start of the projected period although this is not the case.**

The shortage will be adjusted by (1/12) of the shortage amount and added to your monthly payment.

Escrow Account Disclosure Statement - Short Year

PART

1

Your Mortgage Payment

Payment Information		New Monthly Payment
Payment on Prior Analysis		Effective 11/01/2021
PRIN & INTEREST	1171.55	1171.55
ESCROW PAYMENT	497.85	510.08
SHORTAGE PYMT	0.00	17.17
Total Payment:	\$1,669.40	\$1,698.78

Helpful Tips About Your Escrow Account

- Did you know that you can find lots of helpful information about your escrow account on our website? Go to www.sls.net to learn more.
- If you have questions about your property taxes, please feel free to give us a call at 1-866-801-1373.
- Did you know that you can easily upload a copy of your updated insurance policy, or see the details of the property insurance we currently have on file? Visit www.mycoverageinfo.com to learn more, or give us a call at 1-800-441-4145.

 • If your property has been damaged, or if you have questions about the process for obtaining insurance claim check endorsement, please visit www.insuranceclaimcheck.com, or give us a call at 1-888-528-0454.

(Continued on Next Page)

PART

2

Your Escrow Account History

The chart below reflects what actually happened in your escrow account since your last analysis compared to what we estimated would happen.

Date	Payment to Escrow	What Your Estimated Payment to Escrow Was	What We Paid Out	What We Estimated to Pay Out	Description	Actual Balance	Last Year's Estimated Balance
					BEGINNING BAL	-19646.45	2082.97
Feb 21	0.00 *	497.85	0.00	0.00		-19646.45	2580.82
Mar 21	0.00 *	497.85	0.00	0.00		-19646.45	3078.67
Apr 21	0.00 *	497.85	786.37 *	762.37	CITY TAX	-20432.82	2814.15
May 21	0.00 *	497.85	0.00	0.00		-20432.82	3312.00
Jun 21	528.45 *	497.85	0.00	0.00		-19904.37	3809.85
Jul 21	539.14 *	497.85	0.00	0.00		-19365.23	4307.70
Aug 21	539.14 *	497.85	3932.34 *	3809.85	SCHOOL TAX	-22758.43 LP	995.70
Sep 21	0.00	497.85	0.00 E	0.00		-22758.43 E	1493.55
Oct 21	0.00	497.85	0.00 E	0.00		-22758.43 E	1981.40
Nov 21		497.85		0.00			2489.25
Dec 21		497.85		1402.07	HOMEOWNERS INS		1585.03
Jan 22		497.85		0.00			2082.88
TOTALS	1606.73	5974.20	4718.71	5974.29			

LEGEND:

IOE = Interest on the Escrow Balance
LP = Lowest Actual Monthly Balance

E = Estimated Payments
* = Projected and Actual Payments Differ

Last year we anticipated that payments from your escrow account would be made during this period equaling \$5,974.29. Under federal law, your actual lowest monthly balance should not have exceeded \$995.71 or 1/6 of the estimated payments from your escrow account unless your mortgage documents or state law specifies a lower amount. Your mortgage contract and state law are silent on this issue. Your actual lowest escrow balance was \$-22,758.43.

PART

3

Estimated Escrow Payments Over the Next 12 Months

Summary of your projected escrow account for the coming year

Date	Payment to Escrow	What We Estimate to be Paid Out	Description	Your Estimated Balance	Balance Needed in Your Account
			BEGINNING BAL	1834.22	2040.30
Nov 21	510.06	0.00		2344.28	2550.36
Dec 21	510.06	1402.07	HOMEOWNERS INS	1452.27	1658.35
Jan 22	510.06	0.00		1962.33	2168.41
Feb 22	510.06	0.00		2472.39	2678.47
Mar 22	510.06	0.00		2982.45	3188.53
Apr 22	510.06	786.37	CITY TAX	2706.14	2912.22
May 22	510.06	0.00		3216.20	3422.28
Jun 22	510.06	0.00		3726.26	3932.34
Jul 22	510.06	0.00		4236.32	4442.40
Aug 22	510.06	3932.34	SCHOOL TAX	814.04	1020.12
Sep 22	510.06	0.00		1324.10	1530.18
Oct 22	510.06	0.00		1834.16	2040.24
TOTALS	6120.72	6120.78	ENDING BAL	1834.16	2040.24

Cushion selected by servicer: \$1,020.12

Here's how to calculate your new monthly escrow payment:

HOMEOWNERS INS	\$1,402.07
SCHOOL TAX	\$3,932.34
CITY TAX	\$786.37
Total:	\$6,120.78
	÷ 12 Months

New Monthly Escrow Payment: \$510.06

What This Means to You - Your balance is less than the amount needed in your account. The resulting shortage is \$206.08.

Your ending escrow balance from the last month of account history is \$1,834.22, your starting balance according to this analysis should be \$2,040.30. **This projection assumes that your escrow account was current at the start of the projected period although this is not the case.**



Escrow Account Disclosure Statement	
Statement Date:	09/09/2021
Loan Number:	
Property	2584 WILLOW BROOK LN
Address:	POTTSTOWN, PA 19464

PART

4

How You Can Reach Us With Questions

For statement questions, please contact
Customer Care: 1-800-315-4757
Monday - Friday, 6:00 a.m. - 6:00 p.m. MT

SLS accepts calls from relay services
on behalf of hearing impaired borrowers.

For help in understanding your Escrow Statement, please see our video 'Understanding Your Escrow Account Disclosure Statement' at the following link: www.sls.net/customers/videos

SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO INFORM YOU OF THE STATUS OF THE MORTGAGE SECURED BY THE SUBJECT PROPERTY. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. IF YOU RECEIVED A DISCHARGE OF THE DEBT IN BANKRUPTCY, WE ARE AWARE THAT YOU HAVE NO PERSONAL OBLIGATION TO REPAY THE DEBT. WE RETAIN THE RIGHT TO ENFORCE THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY, IF ALLOWED BY LAW AND/OR CONTRACT. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.

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